Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main

11/25/08 4:10PM

Page 1 of 46 Document B1 (Official Form 1)(1/08) **United States Bankruptcy Court** Voluntary Petition **Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Peterson, David J Peterson, Orick L All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9600 xxx-xx-4920 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 23744 W. Main 23744 W. Main Plainfield, IL Plainfield, IL ZIP Code ZIP Code 60544 60544 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Will Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP Code ZIP Code Location of Principal Assets of Business Debtor (if different from street address above): Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box) ☐ Health Care Business Chapter 7 ☐ Single Asset Real Estate as defined ☐ Chapter 15 Petition for Recognition ☐ Chapter 9 Individual (includes Joint Debtors) in 11 U.S.C. § 101 (51B) of a Foreign Main Proceeding ☐ Chapter 11 See Exhibit D on page 2 of this form. ■ Railroad ☐ Chapter 15 Petition for Recognition ☐ Chapter 12 □ Stockbroker ☐ Corporation (includes LLC and LLP) of a Foreign Nonmain Proceeding ☐ Chapter 13 Commodity Broker ☐ Partnership ☐ Clearing Bank Other (If debtor is not one of the above entities, Other Nature of Debts check this box and state type of entity below.) Tax-Exempt Entity ☐ Debts are primarily consumer debts, Debts are primarily (Check box, if applicable) defined in 11 U.S.C. § 101(8) as business debts. ☐ Debtor is a tax-exempt organization "incurred by an individual primarily for under Title 26 of the United States Code (the Internal Revenue Code). a personal, family, or household purpose.' Chapter 11 Debtors Filing Fee (Check one box) Check one box: ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Full Filing Fee attached Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Filing Fee to be paid in installments (applicable to individuals only). Must Check if: attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. ■ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 50-99 200-999 5,001-10,000 100-1,000-10,001-25,001-50,001-OVER 1-49 50,000 199 25,000 100.000 Estimated Assets \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,000,001 to \$1 billion \$0 to \$50,000 \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 million million million Estimated Liabilities \$50,001 to \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$100,000,001 \$500,000,001 More than to \$500 to \$1 billion \$1 billion \$100,001 to \$500,000 \$500,001 \$50,000,001 \$100,000 to \$100 million

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main 11/25/08 4:10PM Document Page 2 of 46

Page 2 of 46 B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Peterson, David J Peterson, Orick L (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

# Entered 11/25/08 16:12:18 Desc Main

11/25/08 4:10PM

B1 (Official Form 1)(1/08)

Page 3 of 46

Peterson, David J Peterson, Orick L

Name of Debtor(s):

Page 3

## **Voluntary Petition**

(This page must be completed and filed in every case)

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ David J Peterson

Signature of Debtor David J Peterson

#### X /s/ Orick L Peterson

Signature of Joint Debtor Orick L Peterson

Telephone Number (If not represented by attorney)

#### November 25, 2008

Date

## Signature of Attorney\*

#### X /s/ John C. Renzi -

Signature of Attorney for Debtor(s)

#### John C. Renzi - #03124627

Printed Name of Attorney for Debtor(s)

#### **JUNE, PRODEHL & RENZI - #03124627**

Firm Name

1861 Black Road Joliet, IL 60435

Address

#### (815) 725-8000 Fax: (815)725-6126

Telephone Number

#### November 25, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main Page 4 of 46 Document

Official Form 1, Exhibit D (10/06)

# United States Bankruntcy Court

		Northern District of Illinois		
In re	David J Peterson Orick L Peterson		Case No.	
mie	Office L receisor	Debtor(s)	Chapter	7
			•	

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.1

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main Document Page 5 of 46

## Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.

■ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:		/s/ David J Peterson	
		David J Peterson	
Date:	November 25, 2008		

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main Document Page 6 of 46

Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

		Northern District of Illinois		
	David J Peterson			
In re	Orick L Peterson		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

11/25/08 4:10PM

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main Document Page 7 of 46

## Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);

 $\hfill\Box$  Active military duty in a military combat zone.

■ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:		/s/ Orick L Peterson	
		Orick L Peterson	
Date:	November 25, 2008		

11/25/08 4:10PM

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main Document Page 8 of 46

B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	David J Peterson,		Case No.	
	Orick L Peterson			
_		Debtors	Chapter	7
			•	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	580,000.00		
B - Personal Property	Yes	4	42,330.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		1,047,885.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		28,100.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		177,301.20	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			8,342.15
J - Current Expenditures of Individual Debtor(s)	Yes	2			8,251.00
Total Number of Sheets of ALL Schedu	ıles	19			
	T	otal Assets	622,330.00		
			Total Liabilities	1,253,286.20	

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main 11/25/08 4:10PM Page 9 of 46 Document

Form 6 - Statistical Summary (12/07)

	Northern Di	strict of Illinois		
	David J Peterson,		Case No.	
-	Orick L Peterson	, Debtors	Chapter	7
		Decitors		
	STATISTICAL SUMMARY OF CERTAIN	LIABILITIES A	AND RELATED DA	ATA (28 U.S.C. § 159
If a o	you are an individual debtor whose debts are primarily consummates under chapter 7, 11 or 13, you must report all information	ner debts, as defined in requested below.	§ 101(8) of the Bankruptcy	Code (11 U.S.C.§ 101(8)),
	■ Check this box if you are an individual debtor whose debts report any information here.	s are NOT primarily co	nsumer debts. You are not	required to
	his information is for statistical purposes only under 28 U.S immarize the following types of liabilities, as reported in the		them.	
1	Гуре of Liability	Amount		
I	Domestic Support Obligations (from Schedule E)			
	Taxes and Certain Other Debts Owed to Governmental Units from Schedule E)			
	Claims for Death or Personal Injury While Debtor Was Intoxicated from Schedule E) (whether disputed or undisputed)			
Ş	Student Loan Obligations (from Schedule F)			
	Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E			
	Obligations to Pension or Profit-Sharing, and Other Similar Obligations from Schedule F)	3		
	TOTAL			
_	State the following:			
1	Average Income (from Schedule I, Line 16)			
1	Average Expenses (from Schedule J, Line 18)			
	Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)			
5	State the following:			
_	I. Total from Schedule D, "UNSECURED PORTION, IF ANY" column			
2	2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column			
3	3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			
4	4. Total from Schedule F			

5. Total of non-priority unsecured debt (sum of 1, 3, and 4)

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main Document Page 10 of 46

B6A (Official Form 6A) (12/07)

In re	David J Peterson,	Case No
	Orick I Peterson	

Debtors

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Single family residence (joint) located at 23744 W. Main, Plainfield	fee simple	J	400,000.00	698,778.00
Income Property located at 23760 W. Main, Plainfield, IL	fee simple	J	180,000.00	180,000.00

Sub-Total > **580,000.00** (Total of this page)

Total > **580,000.00** 

**0** continuation sheets attached to the Schedule of Real Property

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main Document Page 11 of 46

B6B (Official Form 6B) (12/07)

In re	David J Peterson,	Case No.
	Orick L Peterson	

Debtors

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand		Cash	J	50.00
2.	Checking, savings or other financial accounts, certificates of deposit, or		First American Bank (checking)	J	350.00
	shares in banks, savings and loan, thrift, building and loan, and		First DuPage Bank (CD)(liened to Belcorp)	J	25,000.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.		First Midwest Bank (wife)	w	105.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		9 rooms of furniture and appliances averaging in excess of 9 years of age	J	950.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc. books	J	175.00
6.	Wearing apparel.		Necessary wearing apparel	J	325.00
7.	Furs and jewelry.		wedding bands	J	125.00
8.	Firearms and sports, photographic, and other hobby equipment.		Misc. exercise equipment	J	50.00
	and other nooby equipment.		Nordic Track	J	100.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			

Sub-Total >	27,230.00
(Total of this page)	

<sup>3</sup> continuation sheets attached to the Schedule of Personal Property

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main  $_{\tiny 11/25/08\ 4:10PM}$  Document Page 12 of 46

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	David J Peterson,
	Orick I Peterson

Case No.
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## Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

11. Interests in an education IRA as defined in 26 U.S.C. § 530(b/1) or under a qualified State utition plan as defined in 26 U.S.C. § 539(b/1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)  12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.  13. Stock and interests in incorporated and unincorporated businesses. Itemize.  14. Interests in partnerships or joint ventures. Itemize.  15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Type of Property	N O N E	Description and Location of Prop	Husband, Wife, Joint, or Communit	Debtor's Interest in Property, without Deducting any
other pension or profit sharing plans. Give particulars.  13. Stock and interests in incorporated and unincorporated businesses. Itemize.  14. Interests in partnerships or joint ventures. Itemize.  15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.	defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s).	х			
and unincorporated businesses. Ilemize.  14. Interests in partnerships or joint ventures. Itemize.  15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.	other pension or profit sharing	X			
ventures. Itemize.  15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.	and unincorporated businesses.	X			
and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  X  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.		X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.	and other negotiable and	X			
property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.	6. Accounts receivable.	X			
including tax refunds. Give particulars.  19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.	property settlements to which the debtor is or may be entitled. Give	x			
estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  X  21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.					
interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.	estates, and rights or powers exercisable for the benefit of the debtor other than those listed in	X			
claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.	interests in estate of a decedent, death benefit plan, life insurance	X			
	claims of every nature, including tax refunds, counterclaims of the	x			
Sub-Total >				Cul To	otal > <b>0.00</b>

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main Document Page 13 of 46

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re David J Peterson, Orick L Peterson

Case No.
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#### Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

22. Patents, copyrights, and other intellectual property. Give particulars.  23. Licenses, franchises, and other general intangibles. Give particulars.  24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.  25. Automobiles, trucks, trailers, and other vehicles and accessories.  26. Boats, motors, and accessories.  27. Aircraft and accessories.  28. Office equipment, furnishings, and supplies.  29. Machinery, fixtures, equipment, and supplies used in business.  30. Inventory.  31. Animals.  32. Crops - growing or harvested. Give particulars.  33. Farming equipment and implements.  34. Farm supplies, chemicals, and feed.  35. Patents and accessories and accessories and accessories and accessories.  36. Patents and accessories and accessories and accessories are accessed and accessories are accessed as a supplies used in business.  36. Inventory.  37. Aircraft and accessories are accessed as a supplies used in patents and accessories.  38. Farming equipment and implements.  39. Parming equipment and implements.  30. Parming equipment and implements.  31. Farming equipment and implements.  32. Parming equipment and implements.  33. Farming equipment and implements.  34. Farm supplies, chemicals, and feed.	rent Value of Interest in Property, It Deducting any Claim or Exemption	Joint, or	Description and Location of Property	Type of Property  N N N E
general intangibles. Give particulars.  24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. \$101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.  25. Automobiles, trucks, trailers, and other vehicles and accessories.  2005 Taurus (f.l.)  2004 Dodge Neon (f.l.)  1990 Toyota (125,000 miles)  J  26. Boats, motors, and accessories.  X  27. Aircraft and accessories.  X  28. Office equipment, furnishings, and supplies.  39. Machinery, fixtures, equipment, and supplies used in business.  X  30. Inventory.  X  31. Animals.  X  32. Crops - growing or harvested. Give particulars.  33. Farming equipment and implements.  X  X  X  X  X  X  X  X  X  X  X  X  X				intellectual property. Give
containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.  25. Automobiles, trucks, trailers, and other vehicles and accessories.  26. Boats, motors, and accessories.  27. Aircraft and accessories.  28. Office equipment, furnishings, and supplies.  29. Machinery, fixtures, equipment, and supplies used in business.  30. Inventory.  31. Animals.  32. Crops - growing or harvested. Give particulars.  33. Farming equipment and implements.  34. Farm supplies, chemicals, and feed.  X 2005 Taurus (f.l.)  2004 Dodge Neon (f.l.)  2004 Dodge Neon (f.l.)  3 J  30 James (f.l.)  3 J  3 J  3 J  4 J  4 J  5 J  5 J  5 J  5 J  5 J  5				general intangibles. Give
other vehicles and accessories.  2004 Dodge Neon (f.l.)  1990 Toyota (125,000 miles)  J  26. Boats, motors, and accessories.  X  27. Aircraft and accessories.  X  28. Office equipment, furnishings, and supplies.  29. Machinery, fixtures, equipment, and supplies used in business.  30. Inventory.  X  31. Animals.  X  32. Crops - growing or harvested. Give particulars.  33. Farming equipment and implements.  X  34. Farm supplies, chemicals, and feed.  X				containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal,
2004 Dodge Neon (f.l.) 1990 Toyota (125,000 miles)  26. Boats, motors, and accessories.  X  27. Aircraft and accessories.  X  28. Office equipment, furnishings, and supplies.  29. Machinery, fixtures, equipment, and supplies used in business.  30. Inventory.  X  31. Animals.  X  32. Crops - growing or harvested. Give particulars.  33. Farming equipment and implements.  X  34. Farm supplies, chemicals, and feed.  X	4,500.00	J	005 Taurus (f.l.)	
26. Boats, motors, and accessories. X  27. Aircraft and accessories. X  28. Office equipment, furnishings, and supplies. X  29. Machinery, fixtures, equipment, and supplies used in business. X  30. Inventory. X  31. Animals. X  32. Crops - growing or harvested. Give particulars. X  33. Farming equipment and implements. X  34. Farm supplies, chemicals, and feed. X	4,000.00	J	004 Dodge Neon (f.l.)	
27. Aircraft and accessories. X  28. Office equipment, furnishings, and supplies. X  29. Machinery, fixtures, equipment, and supplies used in business. X  30. Inventory. X  31. Animals. X  32. Crops - growing or harvested. Give particulars. X  33. Farming equipment and implements. X  34. Farm supplies, chemicals, and feed. X	2,350.00	J	990 Toyota (125,000 miles)	1990
28. Office equipment, furnishings, and supplies.  29. Machinery, fixtures, equipment, and supplies used in business.  30. Inventory.  X  31. Animals.  X  32. Crops - growing or harvested. Give particulars.  33. Farming equipment and implements.  X  34. Farm supplies, chemicals, and feed.				Boats, motors, and accessories.
supplies.  29. Machinery, fixtures, equipment, and supplies used in business.  30. Inventory.  X  31. Animals.  X  32. Crops - growing or harvested. Give particulars.  X  33. Farming equipment and implements.  X  X  X  X				Aircraft and accessories.
supplies used in business.  30. Inventory. X  31. Animals. X  32. Crops - growing or harvested. Give particulars. X  33. Farming equipment and implements. X  34. Farm supplies, chemicals, and feed. X				
31. Animals.   X 32. Crops - growing or harvested. Give particulars.   X 33. Farming equipment and implements.   X 34. Farm supplies, chemicals, and feed.   X				Machinery, fixtures, equipment, and <b>X</b> supplies used in business.
32. Crops - growing or harvested. Give particulars.  33. Farming equipment and implements.  X  34. Farm supplies, chemicals, and feed.  X				Inventory. X
particulars.  33. Farming equipment and implements.  34. Farm supplies, chemicals, and feed.				Animals. X
implements.  34. Farm supplies, chemicals, and feed. X				
as as a second plane				Farm supplies, chemicals, and feed. X
not already listed. Itemize.	2,000.00	J	iano	
computer J	150.00	J	omputer	

Sub-Total > (Total of this page)

13,000.00

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main Document Page 14 of 46

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	David J Peterson,	Case No.
	Orick L Peterson	

Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

 Type of Property  N O N Description and Location of Property E		Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
laptop			J	350.00
woven carpets			J	1,750.00

Sub-Total > 2,100.00 (Total of this page)

Total >

42,330.00

B6C (Official Form 6C) (12/07)

In re	David J Peterson,	Case No.
	Orick I Paterson	

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Single family residence (joint) located at 23744 W. Main, Plainfield	735 ILCS 5/12-901	30,000.00	400,000.00
Income Property located at 23760 W. Main, Plainfield, IL	735 ILCS 5/12-1001(b)	1,520.00	180,000.00
Cash on Hand Cash	735 ILCS 5/12-1001(b)	50.00	50.00
Checking, Savings, or Other Financial Accounts, C			
First American Bank (checking)	735 ILCS 5/12-1001(b)	350.00	350.00
First Midwest Bank (wife)	735 ILCS 5/12-1001(b)	105.00	105.00
Household Goods and Furnishings 9 rooms of furniture and appliances averaging in excess of 9 years of age	735 ILCS 5/12-1001(b)	950.00	950.00
Books, Pictures and Other Art Objects; Collectible Misc. books	<u>s</u> 735 ILCS 5/12-1001(b)	175.00	175.00
Wearing Apparel Necessary wearing apparel	735 ILCS 5/12-1001(b)	325.00	325.00
<u>Furs and Jewelry</u> wedding bands	735 ILCS 5/12-1001(b)	125.00	125.00
<u>Firearms and Sports, Photographic and Other Hob</u> Misc. exercise equipment	<u>by Equipment</u> 735 ILCS 5/12-1001(b)	50.00	50.00
Nordic Track	735 ILCS 5/12-1001(b)	100.00	100.00
Automobiles, Trucks, Trailers, and Other Vehicles 1990 Toyota (125,000 miles)	735 ILCS 5/12-1001(c)	2,350.00	2,350.00
Other Personal Property of Any Kind Not Already I piano	<u>-isted</u> 735 ILCS 5/12-1001(b)	2,000.00	2,000.00
computer	735 ILCS 5/12-1001(b)	150.00	150.00
laptop	735 ILCS 5/12-1001(b)	350.00	350.00
woven carpets	735 ILCS 5/12-1001(b)	1,750.00	1,750.00

Total:	40.350.00	588.830.00

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main Document Page 16 of 46

B6D (Official Form 6D) (12/07)

In re	David J Peterson,
	Orick L Peterson

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	I NG E N	UNLLQULDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 9710001000  Atlantic Refinance P.O. Box 17594 Portland, ME 04112		J	beneficiary of trust (PK collection trust) Single family residence (joint) located at 23744 W. Main, Plainfield	Т	A T E D			
Account No. 1033  Belcorp 120 E. Ogden Avenue Suite 124 Hinsdale, IL 60521		J	Value \$ 400,000.00  business debt personally guaranteed with lien (PK collection Trust)  First DuPage Bank (CD)(liened to Belcorp)				357,000.00	229,825.00
Account No.  Representing: Belcorp			Value \$ 25,000.00  Dan McCarthy Conelly, McCarthy & Associates 77 So. LaGrange Road Suite 11 La Grange, IL 60525				157,000.00	132,000.00
Account No. 476460550  First American Bank P.O. Box 0794 Elk Grove Village, IL 60009		J	mortgage and note  Single family residence (joint) located at 23744 W. Main, Plainfield  Value \$ 400.000.00				164,000.00	0.00
continuation sheets attached		<u>1                                    </u>	100,000.00	ubto nis p			678,000.00	361,825.00

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main 11/25/08 4:10PM Document Page 17 of 46

 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	David J Peterson, Orick L Peterson		Case No.	
_		Debtors	-7	

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	COXF_ZGEZ	UNLIQUIDATE	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 1390240847  First American Bank P.O. Box 7983 Elk Grove Village, IL 60007		J	2nd mortgage Single family residence (joint) located at 23744 W. Main, Plainfield	T	T E D			
	┿		Value \$ 400,000.00				106,000.00	0.00
Ford Motor Credit P.O. Boz 105697 Atlanta, GA 30348		J	p.m.s.i. 2005 Taurus (f.l.)					
	┸		Value \$ 4,500.00				6,696.00	2,196.00
Ford Motor Credit P.O. Box 105697 Atlanta, GA 30348		J	p.m.s.i. 2004 Dodge Neon (f.l.)				5 444 00	4 444 00
Account No. <b>0217285</b>	╫		Value \$ 4,000.00 Unemployment taxes	H	_	H	5,411.00	1,411.00
Illinois Dept. of Employment Securi c/o D&A/Property Liens 33 S. State Street, 10th Floor Chicago, IL 60603-2802		J	Single family residence (joint) located at 23744 W. Main, Plainfield				60.050.00	00.050.00
Account No. <b>0005296455</b>	╫	L	Value \$ 400,000.00 mortgage and note	$\vdash$	$\vdash$	Н	68,953.00	68,953.00
National City Bank 3232 Newmark Drive Miamisburg, OH 45342		Н	Income Property located at 23760 W. Main, Plainfield, IL					
		L	Value \$ 180,000.00				180,000.00	0.00
Sheet <u>1</u> of <u>2</u> continuation sheets atta Schedule of Creditors Holding Secured Claim		d to	S (Total of th	ubt nis j			367,060.00	72,560.00

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main 11/25/08 4:10PM Page 18 of 46 Document

 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	David J Peterson, Orick L Peterson		Case No	
		Debtors	,	

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DESCRIPTION AND VALUE	CONFINGEN	0 – c		AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 9577173010		Г	3rd Mortgage	Т	A T E	Ì		
U.S.Small Business Adminstration Birmingham Disaster Loan Service 801 Tom Martin Dr. Suite 120 Birmingham, AL 35211		J	Single family residence (joint) located at 23744 W. Main, Plainfield		ED		0.005.00	
		⊢	Value \$ 400,000.00			$\dashv$	2,825.00	0.00
Account No.			Value \$					
Account No.		t	4		H	$\dashv$		
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Sheet 2 of 2 continuation sheets attac	he	d to	J	ubt			2,825.00	0.00
Schedule of Creditors Holding Secured Claims			(Total of the	nis j	pag	e)	2,025.00	0.00
			(Report on Summary of Sc		`ota lule	- 1	1,047,885.00	434,385.00

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main Document Page 19 of 46

B6E (Official Form 6E) (12/07)

•			
In re	David J Peterson,	Case No.	
	Orick L Peterson		
_		Debtors ,	

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the eled

column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priorilisted on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report the total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible related of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sal representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busin whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
□ Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main Document Page 20 of 46

B6E (Official Form 6E) (12/07) - Cont.

In re	David J Peterson,	Case No.
	Orick L Peterson	

**Debtors** 

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR NLIQUIDATED SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED AMOUNT INCLUDING ZIP CODE, W INGENT AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Account No. xxx-xx-9600 2005 subject to offset (includes flow through corpability) of 2007 refund Illinois Dept. of Revenue 0.00 **Banruptcy Section** P.O. Box 64338 J Chicago, IL 60664 1,800.00 1,800.00 Account No. xxx-xx-9600 2005 subject to offset of 2007 refund Internal Revenue Service 0.00 P.O. Box 21126 Philadelphia, PA 19114 9,500.00 9.500.00 Account No. xxx-xx-9600 Internal Revenue Service 0.00 P.O. Box 21126 Philadelphia, PA 19114 16,800.00 16,800.00 Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 28,100.00 Schedule of Creditors Holding Unsecured Priority Claims 28,100.00 0.00

(Report on Summary of Schedules)

28,100.00

28,100.00

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main Document Page 21 of 46

B6F (Official Form 6F) (12/07)

In re	David J Peterson, Orick L Peterson		Case No.	
-		Debtors	,	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsec			*					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	N L L Q U L	DISPUTED		AMOUNT OF CLAIM
Account No. <b>46295</b>			business debt personally guaranteed (in suit)	T	T E D			
Center Capital 3 Farm Glen Road Farmington, CT 06032		н						46,000.00
Account No.		$\vdash$	Dressler Peters	+		$\vdash$	+	40,000.00
Representing: Center Capital			111 W. Washington Chicago, IL 60602					
Account No. 4417122676934751		T	Consumer				T	
Chase Card Member Services P.O. Box 15548 Wilmington, DE 19886		w						31,900.00
Account No. 6011-0079-6750-6295			Consumer				T	
Discover Platinum P.O. Box 15192 Wilmington, DE 19850		н						
								4,000.00
continuation sheets attached	-		(Total of t	Subt			T	81,900.00

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main 11/25/08 4:10PM Document Page 22 of 46

B6F (Official Form 6F) (12/07) - Cont.

In re	David J Peterson,	Case No.	
	Orick L Peterson		

## Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No. DavidPeterson  Dr. David Baron 120 E. Ogden Avenue Suite 222 Hinsdale, IL 60521-4711	C O D E B T O R	H <sub>U</sub> H W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  Medical	CONTINGENT	ΙQ	)   I	U T E	AMOUNT OF CLAIM  520.00
Account No. PETEDA0000  Dr. James Nabzdyk ABC Wellness & Rehab 3524 Caton Farm Road Joliet, IL 60431-1014		н	Medical					511.20
Account No. 00268EMR  Dr. Scott Divenere ENT Surgical Consultants 2201 Glenwood Ave Joliet, IL 60435		J	Medical					12,462.00
Account No. unknown  Heritage Professional Group 120 East Ogden Ave Suite 220 Hinsdale, IL 60521		J	Medical					500.00
Account No. 8866 CD#  John Cryder 23839 Caton Farm Road Plainfield, IL 60544		J	deposit pledged to Belcorp business debt personally guaranteed (in suit)					20,000.00
Sheet no. <u>1</u> of <u>2</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his			- 1	33,993.20

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main 11/25/08 4:10PM Page 23 of 46 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	David J Peterson,	Case No.
	Orick L Peterson	

## Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	1	1		1		_	1
CREDITOR'S NAME,	CODEBTOR	Hu	sband, Wife, Joint, or Community	CONFINGENT	N	DISPUTE	
MAILING ADDRESS	Ď	Н	DATE CLAIM WAS INCLIDED AND	Ņ	Ļ	S	
INCLUDING ZIP CODE,	I E	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	I¦	ľ	ľ	
AND ACCOUNT NUMBER	Ţ	J	IS SUBJECT TO SETOFF, SO STATE.	N	Ų	Ī	AMOUNT OF CLAIM
(See instructions above.)	R	С	is subject to setoit, so state.	E	b	D	
	┿	⊢		- N T	D A T E D		
Account No. <b>8865 CD #</b>			deposit pledged to Belcorp business debt	Ι'	Ė		
			personally guaranteed (in suit)		D	┖	1
Melitha Kramer							
16710 S. Rte 59		J					
Plainfield, IL 60544		ľ					
Fiaililleiu, IL 00344							
							50,000.00
	╀	⊢		╀	⊢	⊢	
Account No. PETEDA0045			Medical				
	1						
Naperville Physical Therapy							
630 E. Ogden Ave		Н					
		١					
Naperville, IL 60563							
							520.00
	4			_			
Account No. DAVE PETERSON			Consumer				
	1						
Plainfield Signs, Inc							
23838 W. Main Street		н					
		١					
Plainfield, IL 60544							
							888.00
	╆	$\vdash$		╀	-	┢	
Account No. <b>5592/1</b>			deposit pledged for Belcorp business debt				
	1		personally guaranteed (in suit)				
Sonja P. Hall							
824 N. Harvey		J					
Chicago, IL 60632		ľ					
Cilicago, IL 00032							
							10,000.00
Account No.	+	$\vdash$		+	H	$\vdash$	
Account No.	4						
	1	1			1	1	
	1	1				1	
	1	1					
Shoot no 2 of 2 shoots attached to Schodule of	-		•	Sub	toto	1	
Sheet no. 2 of 2 sheets attached to Schedule of Subtotal					61,408.00		
Creditors Holding Unsecured Nonpriority Claims (Total of this page)							
				7	ota	1	
			<i>a a a a a a a a a a</i>				177,301.20
			(Report on Summary of So	chec	iule	es)	177,301.20

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main Document Page 24 of 46

B6G (Official Form 6G) (12/07)

In re David J Peterson, Case No. \_\_\_\_\_\_\_
Orick L Peterson

Debtors

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Description of Contract or Lease and Nature of Debtor's Interest. Name and Mailing Address, Including Zip Code, State whether lease is for nonresidential real property. of Other Parties to Lease or Contract State contract number of any government contract. ongoing accounting and financial Alan Lasko services-assume John Cryder deposit pledged to Belcorp-reject 23839 Caton Farm Road Plainfield, IL 60544 JUNE, PRODEHL & RENZI, LLC representation in Bankruptcy 7-assume 1861 Black Road Joliet, IL 60435 Melitha Kramer deposit pledged to Belcorp-reject 16710 S. Rte 59 Plainfield, IL 60544 Ray & Lisa Lillrose rental agreement (renewed to February 2009) Sonja P. Hall deposit pledges to Belcorp-reject Various individuals listing agreements for commercial RE-pending (information available to Trustee) without contract to Buy-assume

cellular contract (8/09) assume

Verizon

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main Document Page 25 of 46

B6H (Official Form 6H) (12/07)

In re	David J Peterson,	Case No.
	Orick L Peterson	

#### Debtors

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Gerry Kusiolek (former business partner) See D & F for liened and guaranteed debt of now defunctioned corporation **B6I (Official Form 6I) (12/07)** 

In re	David J Peterson Orick L Peterson		Case No.	
		Debtor(s)		

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDEN	TS OF DEBTOR A	ND SPOUSE		
Married	RELATIONSHIP(S): None.	AG	E(S):		
<b>Employment:</b>	DEBTOR		SPOUSE		
Occupation	Broker Associate	Copy wri			
Name of Employer	Caton Commercial RE Group		ohic Design		
How long employed	1.5 years	3 years	200.g		
Address of Employer	<b>,</b>	,			
1 2	Plainfield, IL	Darien, IL	_		
INCOME: (Estimate of avera	age or projected monthly income at time case filed)	<u>,                                    </u>	DEBTOR		SPOUSE
	y, and commissions (Prorate if not paid monthly)		\$ 815.00	\$	5,442.67
2. Estimate monthly overtime			\$ 0.00	\$	0.00
3. SUBTOTAL		[	\$ 815.00	\$_	5,442.67
4. LESS PAYROLL DEDUC	TIONS	-			
<ol> <li>Payroll taxes and social</li> </ol>	al security		\$ 89.50	\$	1,791.40
b. Insurance			\$ 0.00	\$	360.62
c. Union dues			\$ 0.00	\$	0.00
d. Other (Specify):			\$ 0.00	\$	0.00
			\$	\$	0.00
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	[	\$89.50	\$_	2,152.02
6. TOTAL NET MONTHLY	TAKE HOME PAY		\$	\$_	3,290.65
7. Regular income from opera	ation of business or profession or farm (Attach detailed	statement)	\$ 0.00	\$	0.00
8. Income from real property		,	\$ 1,300.00	\$	0.00
9. Interest and dividends			\$ 0.00	\$	0.00
dependents listed above	support payments payable to the debtor for the debtor's	s use or that of	\$	\$	0.00
11. Social security or governm (Specify): <b>Social S</b>	nent assistance ecurity (less Med, pt. B)		\$ 0.00	\$	1,026.00
(Specify).	ecurity (less med, pt. b)		\$ 0.00	° —	0.00
12. Pension or retirement inco	nma		\$ 0.00	ς —	0.00
13. Other monthly income	onic .		Ψ	Ψ	0.00
	or's mother's contribution to household expen	ses	\$ 2,000.00	\$	0.00
			\$ 0.00	\$	0.00
		ſ	\$3,300.00	¢	1,026.00
14. SUBTOTAL OF LINES 7	THROUGH 13		· ·		·
15. AVERAGE MONTHLY I	INCOME (Add amounts shown on lines 6 and 14)		\$ 4,025.50	\$_	4,316.65
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from	line 15)	\$	8,342	.15

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

11/25/08 4:10PM

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor based on YTD commission earned (no draw available) Co-Debtor based on no overtime at present hourly rate of pay

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main Document Page 27 of 46

B6J (Official Form 6J) (12/07)

In re

David J Peterson Orick L Peterson		Case No.	
	Debtor(s)		

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The average	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."		e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,117.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	125.00
b. Water and sewer	\$	0.00
c. Telephone d. Other See Detailed Expense Attachment	\$	100.00 225.00
3. Home maintenance (repairs and upkeep)	\$ \$	75.00
4. Food	\$ 	725.00
5. Clothing	\$	95.00
6. Laundry and dry cleaning	\$	55.00
7. Medical and dental expenses	\$	45.00
8. Transportation (not including car payments)	\$	495.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	75.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	95.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	215.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) RE taxes (residence)	\$	520.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)	¢.	292.00
a. Auto b. Other See Detailed Expense Attachment	\$ \$	3,817.00
14. Alimony, maintenance, and support paid to others	\$ \$	0.00
15. Payments for support of additional dependents not living at your home	\$ 	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	180.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	8,251.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
Unless repayment can be arranged with Atlanta Refinance as successor to Belcorp, Debtors will need to abandon residence and relocate to current rental property.		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	8,342.15
b. Average monthly expenses from Line 18 above	\$	8,251.00
c. Monthly net income (a. minus b.)	\$	91.15

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main

B6J (Official Form 6J) (12/07)

**David J Peterson** In re Orick L Peterson Document Page 28 of 46

Case No.

11/25/08 4:10PM

45.00 180.00

\$

Debtor(s)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) **Detailed Expense Attachment**

Other Utility Expenditure
---------------------------

newspaper and periodicals

**Total Other Expenditures** 

Other Utility Expenditures:		
gas	\$	145.00
cable with internet	\$	80.00
Total Other Utility Expenditures	\$	225.00
Other Installment Payments:		
National City (including RE insurance) income RE	<b></b>	1,700.00
2nd mortgage - residence	\$	402.00
SBA - residence	\$	538.00
Neon Payment (vehicle)	\$	162.00
well & Septic maitenance (both parcels)	\$	65.00
optical	\$	50.00
prescriptions	\$	260.00
incidental additional business expenses (Real Estate)	<u> </u>	55.00
dues, membership & licenses (Real Estate)	<u> </u>	220.00
advertising (Real Estate)	<u> </u>	125.00
office & postage (Real Estate)	<u> </u>	140.00
cell phone	\$	100.00
<b>Total Other Installment Payments</b>	\$	3,817.00
Other Expenditures:		
personal grooming		60.00
incidental household	\$	75.00

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main

Document

Page 29 of 46

B6 Declaration (Official Form 6 - Declaration). (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	David J Peterson Orick L Peterson		Case No.	
		Debtor(s)	Chapter	7

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

			nd the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.
Date	November 25, 2008	Signature	/s/ David J Peterson David J Peterson Debtor
Date	November 25, 2008	Signature	/s/ Orick L Peterson Orick L Peterson Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main Document Page 30 of 46

B7 (Official Form 7) (12/07)

## United States Bankruptcy Court Northern District of Illinois

In re	David J Peterson Orick L Peterson		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$0.00 2007 - to come - filing immenent

\$89,148.00 2006

11/25/08 4:10PM

#### 11/25/06 4.10FW

2

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\$0.00	2007
\$1,653.00	2006 interest
\$0.00	2007 interest
\$26,040.00	2006 business
\$0.00	2007 business
\$103,652.00	2006 capital gain
\$0.00	2007 capital gain
\$5,639.00	2006 other gains
\$0.00	2007 other gains
\$245,915.00	2006 pension
\$0.00	2007 pension
\$-172,314.00	2006 rental income (loss)
\$0.00	2007 rental income loss

SOLIDCE

#### 3. Payments to creditors

AMOUNT

None

#### Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	DATES OF		AMOUNT STILL
OF CREDITOR	PAYMENTS	AMOUNT PAID	OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

SBA mortgages on residence and income property	paid through September, 2008 (monthly)	\$0.00	\$2,825.00
NAME AND ADDRESS OF CREDITOR scheduled creditors and ordinary course of personal affairs	PAYMENTS/ TRANSFERS ongoing	VALUE OF TRANSFERS \$0.00	AMOUNT STILL OWING \$0.00
	DATES OF	AMOUNT PAID OR	

Document Page 32 of 46

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

11/25/08 4:10PM

3

4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Center Capital Corp vs. Dave Suit-Civil/Collection

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION Will County

STATUS OR DISPOSITION

Peterson 08 AR 889

pending

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF

**PROPERTY** 

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION.

FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF

**PROPERTY** 

6. Assignments and receiverships

None П

NAME AND ADDRESS OF

CREDITOR OR SELLER

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

DATE OF

TERMS OF ASSIGNMENT OR SETTLEMENT

**Medical Care Providers** ongoing assigned insurance benefits

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF **PROPERTY** 

Page 33 of 46 Document

11/25/08 4:10PM

4

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE JUNE, PRODEHL & RENZI, LLC 1861 Black Road Joliet, IL 60435

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 10/28/2008

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Consultation \$0.00

JUNE, PRODEHL & RENZI, LLC 1861 Black Road Joliet, IL 60435

11/10/2008

representation for Bankruptcy 7 (Business) \$1275 + 325 costs

10. Other transfers

None 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

pursuant to Corp Bankruptcy (completed 2007) surrendered interest in land summer 2007

no funds received (Debtor received only resulting underlying tax liability)

for

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER **DEVICE** 

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

Document Page 34 of 46

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

11/25/08 4:10PM

5

NAME AND ADDRESS OF INSTITUTION

#### 12. Safe deposit boxes

None П

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY First Midwest Bank

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY **Dave and Orick Peterson** 

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

personal documents none

#### 13. Setoffs

None 

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF SETOFF AMOUNT OF SETOFF IRS 11/08 applied 2007 refunds for

money due

applied 2007 refunds for **Department of Revenue** 11/08

money due

**Medical Care providers** applied insurance payments ongoing

to reduce balance owed

Illinois Dept. of Employment Security corporate unemployment

taxes

## 14. Property held for another person

None 

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

**PROPERTY** carpet (collectable) LOCATION OF PROPERTY with Debtors

Sonja Hall

Oak Park, IL

## 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

DATES OF OCCUPANCY **ADDRESS** NAME USED

#### Document Page 35 of 46

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous None

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF

GOVERNMENTAL UNIT DOCKET NUMBER STATUS OR DISPOSITION

11/25/08 4:10PM

6

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main

Page 36 of 46 Document

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NAME Peterson Mfg, Inc NATURE OF BUSINESS heavy fabrication of steel and aluminum

**ENDING DATES** up to 2007 (ceased operation 2006

**BEGINNING AND** 

11/25/08 4:10PM

7

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101. None

NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None 

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS Alan Lasko & Associated Chicago, IL

DATES SERVICES RENDERED book keeper ongoing

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

**ADDRESS** NAME

**Debtors** 

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main

11/25/08 4:10PM Document Page 37 of 46

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

DATE ISSUED NAME AND ADDRESS

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis) **Gerard Kersiolek and Debtor** 12/31/2005

closure via sale

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above. None 

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY 12/31/2005

Gerard Kersiolek and Debtors

#### 21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

DATE OF TERMINATION NAME AND ADDRESS TITLE

#### 23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

AMOUNT OF MONEY NAME & ADDRESS OF RECIPIENT. DATE AND PURPOSE OR DESCRIPTION AND OF WITHDRAWAL RELATIONSHIP TO DEBTOR VALUE OF PROPERTY

8

DOLLAR AMOUNT OF INVENTORY

Page 38 of 46 Document

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

11/25/08 4:10PM

9

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	November 25, 2008	Signature	/s/ David J Peterson
			David J Peterson
			Debtor
Date	November 25, 2008	Signature	/s/ Orick L Peterson
			Orick L Peterson
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main

Document

Page 39 of 46

11/25/08 4:10PM

Form 8 (10/05)

# **United States Bankruptcy Court** Northern District of Illinois

David J P In re Orick L P					Case No.		
In ic Onor E1	CLCIGOTI		Debtor(	(s)	Chapter	7	
	CHAPTER 7 INDI	VIDUAL DEBT	OR'S	STATEME	NT OF INT	TENTION	
I have filed a	schedule of assets and liabili	ities which includes deb	ts secur	ed by property o	f the estate.		
☐ I have filed a	schedule of executory contra	acts and unexpired lease	s which	includes person	al property subje	ect to an unexpire	ed lease.
I intend to do	the following with respect to	property of the estate	which se	ecures those debt	ts or is subject to	o a lease:	
Description of Secured		Creditor's Name		Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Single family resi 23744 W. Main, P	idence (joint) located at lainfield	Atlantic Refinance		Debtor will re regular paym		I and continue	to make
First DuPage Bar Belcorp)	nk (CD)(liened to	Belcorp		Debtor will re regular paym		l and continue	to make
Single family residence (joint) located at 23744 W. Main, Plainfield				Debtor will retain collateral and continue to make regular payments.			to make
Single family residence (joint) located at 23744 W. Main, Plainfield		First American Bank		Debtor will retain collateral and continue to make regular payments.			
Single family residence (joint) located at 23744 W. Main, Plainfield		Illinois Dept. of Employment Securi		Debtor will retain collateral and continue to make regular payments.			
Income Property Main, Plainfield, I	located at 23760 W. L	National City Bank Debtor will retain collateral and conti regular payments.		l and continue	to make		
Single family resi 23744 W. Main, P	idence (joint) located at lainfield	U.S.Small Busines Adminstration	s	Debtor will re regular paym		l and continue	to make
2004 Dodge Neor	ո (f.l.)	Ford Motor Credit		Debtor will re	affirm for fair	market value.	1
2005 Taurus (f.l.)		Ford Motor Credit		Debtor will re	affirm for fair	market value.	
Description of Leased Property -NONE-		Lessor's Name		Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
		l					
Date November	25, 2008	Signature		vid J Peterson J Peterson <sup>r</sup>	1		
Date <b>November</b>	25, 2008	Signature		ick L Petersor L Peterson	1		

Joint Debtor

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main Document Page 40 of 46 United States Bankruptcy Court Northern District of Illinois

<b>.</b>	David J Peterson		G V	
In re	Orick L Peterson		Case No.	
		Debtor(s)	Chapter	7
			•	

		Debtor(s)	Chapte	r <u>7</u>	
	DISCLOSURE OF COMPENSA	TION OF ATTOR	RNEY FOR	DEBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 20 compensation paid to me within one year before the filing of be rendered on behalf of the debtor(s) in contemplation of or i	the petition in bankruptcy	, or agreed to be	paid to me, for services rende	
	For legal services, I have agreed to accept		\$	1,275.00	
	Prior to the filing of this statement I have received		\$	900.00	
	Balance Due		\$	375.00	
2.	\$_325.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed compensati	on with any other person	unless they are m	embers and associates of my l	law firm.
	☐ I have agreed to share the above-disclosed compensation vecopy of the agreement, together with a list of the names of				rm. A
6.	In return for the above-disclosed fee, I have agreed to render lea. Analysis of the debtor's financial situation, and rendering ab. Preparation and filing of any petition, schedules, statement c. Representation of the debtor at the meeting of creditors and d. [Other provisions as needed]  Representation consists of statutorily require and with any additional services billed at an services are to be paid hourly post-filing for a paid.	divice to the debtor in dete of affairs and plan which d confirmation hearing, an ed review, exemption hourly rate per the ex	ermining whether may be required and any adjourned planning and a ecuted retaine	to file a petition in bankrupto hearings thereof; drafting and review sched r agreement. Post filing	lules legal
7.	By agreement with the debtor(s), the above-disclosed fee does Representation of the debtors in any dischar excluded.			tions and amendments a	re
	CE	RTIFICATION			
draf	I certify that the foregoing is a complete statement of any agrees is bankruptcy proceeding. Representation consists of statutorily afting and review of pleadings & schedules. Unless fee is prepaid fees to be billed at an hourly rate of \$250.00 for legal services p	required review of income d, all post-filing services a	e, including CMI	preparation, exemption plann	ing,
Dat	ated: November 25, 2008	/s/ John C. Renzi			
	_	John C. Renzi - #6 JUNE, PRODEHL		124627	
		1861 Black Road	G INLINZI - #U3	147041	
		Joliet, IL 60435	ov. (04E\70E 0	106	
		(815) 725-8000 F	ax. (815)/25-6	120	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

## **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.					
John C. Renzi - #03124627	X /s/ John C. Renzi -	November 25, 2008			
Printed Name of Attorney	Signature of Attorney	Date			
Address:					
1861 Black Road					
Joliet, IL 60435 (815) 725-8000					
I (We), the debtor(s), affirm that I (we) have receive	rtificate of Debtor  ved and read this notice.				
David J Peterson Orick L Peterson	X /s/ David J Peterson	November 25, 2008			
Printed Name of Debtor	Signature of Debtor	Date			
Case No. (if known)	X /s/ Orick L Peterson	November 25, 2008			
	Signature of Joint Debtor (if any)	Date			

11/25/08 4:10PM

Case 08-32352 Doc 1 Filed 11/25/08 Entered 11/25/08 16:12:18 Desc Main Document Page 43 of 46

## **United States Bankruptcy Court** Northern District of Illinois

	David J Peterson			
In re	Orick L Peterson	Debtor(s)	Case No.	7
		Deotor(s)	Chapter	
	VI	ERIFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors:	27
	The above-named Debtor(s (our) knowledge.	) hereby verifies that the list of credito	ors is true and o	correct to the best of my
Date:	November 25, 2008	/s/ David J Peterson		
		David J Peterson		
		Signature of Debtor		
Date:	November 25, 2008	/s/ Orick L Peterson		
		Orick L Peterson		
		Signature of Debtor		

Atlantic Refinance P.O. Box 17594 Portland, ME 04112

Belcorp 120 E. Ogden Avenue Suite 124 Hinsdale, IL 60521

Center Capital 3 Farm Glen Road Farmington, CT 06032

Chase Card Member Services P.O. Box 15548 Wilmington, DE 19886

Dan McCarthy Conelly, McCarthy & Associates 77 So. LaGrange Road Suite 11 La Grange, IL 60525

Discover Platinum P.O. Box 15192 Wilmington, DE 19850

Dr. David Baron 120 E. Ogden Avenue Suite 222 Hinsdale, IL 60521-4711

Dr. James Nabzdyk ABC Wellness & Rehab 3524 Caton Farm Road Joliet, IL 60431-1014

Dr. Scott Divenere ENT Surgical Consultants 2201 Glenwood Ave Joliet, IL 60435

Dressler Peters 111 W. Washington Chicago, IL 60602 First American Bank P.O. Box 0794 Elk Grove Village, IL 60009

First American Bank P.O. Box 7983 Elk Grove Village, IL 60007

Ford Motor Credit P.O. Boz 105697 Atlanta, GA 30348

Ford Motor Credit P.O. Box 105697 Atlanta, GA 30348

Gerry Kusiolek
(former business partner)

Heritage Professional Group 120 East Ogden Ave Suite 220 Hinsdale, IL 60521

Illinois Dept. of Employment Securi c/o D&A/Property Liens 33 S. State Street, 10th Floor Chicago, IL 60603-2802

Illinois Dept. of Revenue Banruptcy Section P.O. Box 64338 Chicago, IL 60664

Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114

Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114

John Cryder 23839 Caton Farm Road Plainfield, IL 60544 Melitha Kramer 16710 S. Rte 59 Plainfield, IL 60544

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National City Bank 3232 Newmark Drive Miamisburg, OH 45342

Plainfield Signs, Inc 23838 W. Main Street Plainfield, IL 60544

Sonja P. Hall 824 N. Harvey Chicago, IL 60632

U.S.Small Business Adminstration Birmingham Disaster Loan Service 801 Tom Martin Dr. Suite 120 Birmingham, AL 35211